



SO ORDERED.

SIGNED this 4th day of May, 2016.

Lena Mansori James
LENA MANSOR LIA

LENA MANSORI JAMES

UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

ERIC DEWAN TUTTLE
212 Williamsgate Court
Winston-Salem, NC 27107-2010

xxx-xx-4135

ORDER CONFIRMING PLAN
Chapter 13

Case No. B-16-50007 C-13W

Debtor(s)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Kathryn L. Bringle, Standing Trustee, P. O. Box 2115, Winston-Salem, North Carolina 27102-2115;
- II. The attorney for the Debtor(s) is Donald R. Buie;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
2. The monthly plan payment to the Trustee is **\$1,305.00** beginning **February 2016**;

B. Administrative Costs

1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of **\$3,700.00**. The Attorney has received **\$257.00** from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

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C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Forsyth County Tax Collector

D. Secured Claims

1. Long-term Debts - To be paid by Trustee.

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
Roundpoint Mortgage Servicing Corporation RESIDENCE. 1 st lien 212 Williamsgate Court Winston-Salem, NC	N	\$729.00 with escrow	4/2016	3/2016	\$20,900.00 estimated	All available

2. Secured Claims To Be Paid In Full - Personal Property

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
North American 2001 Honda Accord	Y	\$2,050.00	\$200.00	5.5%	\$30.00

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 1%.

Ditech Financial, LLC
Claim not filed.

Possible second deed of trust on real property located at 212 Williamsgate Court in Winston-Salem, North Carolina.

The Debtor states that the value of the real property is \$78,000.00 and that the balance due on the first deed of trust lien is approximately \$79,060.00. There is no value in the real property above the first deed of trust lien.

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Any timely filed claim will be classified as an unsecured claim for purposes of disbursements by the Trustee, thereby allowing the Creditor to receive funds if they become available for unsecured creditors unless a party in interest objects. This treatment is conditioned on the requirement that the Debtor files the appropriate pleading so a hearing can be held to establish the value of the collateral and the permanent classification of the claim.

F. Special Provisions

New Williamsgate HOA - Homeowner association dues

Post-petition dues - Post-petition dues will be paid by the Trustee beginning with the payment due February 2016. The Debtor believes the payments are currently \$15.00 per month. No payments will be disbursed until the Creditor files a proof of claim.

Pre-petition dues - If the Creditor files a timely proof of claim for pre-petition dues, the claim will be classified as an unsecured general claim unless the Creditor provides evidence of a lien.

- G.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR a minimum of 60** monthly plan payments, **with the additional requirement that unsecured general creditors receive \$2,000.00 because of disposable income**, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;
- H.** The terms and provisions of the Amended Standing Order dated March 11, 2016 are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**
- I.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

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Kathryn L. Bringle
Chapter 13 Trustee
P O Box 2115
Winston Salem, NC 27102-2115